

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Brian K. Grumbling**  
**Patricia Grumbling**  
**aka Patty Grumbling, dba Grumbling's Detailing Shop**  
Debtor(s)

Bankruptcy Case No.: 14-70684-JAD  
Doc. No. 56  
Chapter: 13  
Docket No.: 57 - 56  
Concil. Conf.: April 5, 2018 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **February 12, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **February 26, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **April 5, 2018 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: December 27, 2017

cm: All Creditors and Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnenour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brian K. Grumbling  
 Patricia Grumbling  
 Debtors

Case No. 14-70684-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: msch  
Form ID: 410Page 1 of 2  
Total Noticed: 44

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.

db/jdb +Brian K. Grumbling, Patricia Grumbling, 300 11th Street, Windber, PA 15963-1559  
 cr +Apex Bank f/k/a Bank of Camden, 430 Montbrook Lane, Suite 208, Knoxville, TN 37919-2705  
 13928077 +Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171  
 13928078 +Bank of Camden, P.O. Box 549, Camden, TN 38320-0549  
 13974755 +Bank of Camden, 430 Montbrook Ln., Suite 208, Knoxville, TN 37919-2705  
 13928079 Bob Burnworth, Windber, PA 15963  
 13928082 +CCS/First National Bank, 500 E. 60th Street N., Sioux Falls, SD 57104-0478  
 13928080 +Cambria Thrift Consumer Discount Co., 112 Market Street, Johnstown, PA 15901-1609  
 13928081 +Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
 13928084 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 13928085 +Comcast, P.O. Box 3002, Southeastern, PA 19398-3002  
 13928087 +Dr. Leonard's Shop Now Pay Plan, P.O. Box 2852, Monroe, WI 53566-8052  
 13928088 +Encore Payment Systems, 3801 Arapaho Road, Addison, TX 75001-4314  
 13928083 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: CCS/First Savings Bank, 500 E. 60th Street N,  
 Sioux Falls, SD 57104)  
 13928091 +First Data, 1 Western Maryland Parkway, Hagerstown, MD 21740-5146  
 13928093 +Holiday Financial Services, c/o Joe Landi, Branch Manager, 1451 Scalp Avenue,  
 Johnstown, PA 15904-3334  
 13959152 +National Credit Adjusters, LLC, P.O. Box 3023, Hutchinson, KS 67504-3023  
 14017534 +New Century Financial Services, c/o Pressler & Pressler, LLP, 7 Entin Rd.,  
 Parsippany, NJ 07054-5020  
 13951720 #+Penelec, FirstEnergy Corp., 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771  
 13928096 +Penelec, P.O. Box 3687, Akron, OH 44309-3687  
 13963731 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 13928099 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Suite 350,  
 Parsippany, NJ 07054)  
 13938117 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026  
 13928100 +Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397  
 13928101 +Woman Within, P.O. Box 182273, Columbus, OH 43218-2273

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscdei@recoverycorp.com Dec 28 2017 01:42:07  
     Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
     Miami, FL 33131-1605  
 13928076 +E-mail/Text: bnc-applied@quantum3group.com Dec 28 2017 01:28:26 Applied Bank,  
     P.O. Box 17120, Wilmington, DE 19886-7120  
 13970272 +E-mail/Text: bncmail@w-legal.com Dec 28 2017 01:28:10 CERASTES, LLC,  
     C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13928086 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2017 01:27:20 Commonwealth of Pennsylvania,  
     Department of Revenue, Strawberry Square, Fourth & Walnut Streets,  
     Harrisburg, PA 17128-0001  
 13958430 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Dec 28 2017 01:29:15  
     Department of Labor and Industry - UCTS, Commonwealth of Pennsylvania, Attn: Joseph Kots,  
     625 Cherry St Room 203, Reading, PA 19602-1152  
 13928089 +E-mail/Text: bknotice@erccollections.com Dec 28 2017 01:28:04 Enhanced Recovery Co., LLC,  
     8014 Bayberry Road, Jacksonville, FL 32256-7412  
 13928090 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 28 2017 01:28:41 Fingerhut, P.O. Box 1250,  
     Saint Cloud, MN 56395-1250  
 13928092 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 28 2017 01:28:41  
     Gettinton Customer Service, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 13928094 E-mail/Text: cio.bncmail@irs.gov Dec 28 2017 01:26:48 Internal Revenue Service,  
     Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13980480 E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Dec 28 2017 01:28:16 Jefferson Capital Systems LLC,  
     Po Box 7999, Saint Cloud Mn 56302-9617  
 13992979 E-mail/Text: bkr@cardworks.com Dec 28 2017 01:26:14 MERRICK BANK,  
     Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13928095 E-mail/Text: bkr@cardworks.com Dec 28 2017 01:26:14 Merrick Bank, P.O. Box 5721,  
     Hicksville, NY 11802  
 13997591 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 28 2017 01:42:04  
     Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13928097 +E-mail/Text: bankruptcynotices@psecu.com Dec 28 2017 01:28:43 PSECU, P.O. Box 67013,  
     Harrisburg, PA 17106-7013  
 13939329 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2017 01:27:20  
     Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
     Harrisburg PA 17128-0946  
 13955299 E-mail/Text: bnc-quantum@quantum3group.com Dec 28 2017 01:27:04  
     Quantum3 Group LLC as agent for, Collins Asset Group LLC, PO Box 788,  
     Kirkland, WA 98083-0788  
 13966939 E-mail/Text: bnc-quantum@quantum3group.com Dec 28 2017 01:27:04  
     Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
     Kirkland, WA 98083-0788

District/off: 0315-7

User: msch  
Form ID: 410

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Dec 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13928098 E-mail/Text: bankruptcy@remitcorp.com Dec 28 2017 01:27:52 Remit Corporation, P.O. Box 7,  
Bloomsburg, PA 17815  
13933949 E-mail/PDF: rmscidi@recoverycorp.com Dec 28 2017 01:41:31 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PA Dept of Revenue  
cr\* +Bank of Camden, 430 Montbrook Lane, Suite 208, Knoxville, TN 37919-2705  
cr\* +National Credit Adjusters, LLC, P.O. Box 3023, Hutchinson, KS 67504-3023  
14024301\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of Camden agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com:bkgroup@kmllawgroup.com  
CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us  
James Warmbrodt on behalf of Creditor Apex Bank f/k/a Bank of Camden bkgroup@kmllawgroup.com  
Kenneth D. Henderson on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
Kenneth P. Seitz on behalf of Trustee Ronda J. Winnecour thedebterasers@aol.com  
Kenneth P. Seitz on behalf of U.S. Trustee Office of the United States Trustee  
thedebserasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Brian K. Grumbling thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Joint Debtor Patricia Grumbling thedebterasers@aol.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeecf@chapter13trustee.wpa.com

TOTAL: 10